

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

LARRY D SHAFFER  
CAROL S. SHAFFER  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:20-70128 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/09/2020 and confirmed on 6/24/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		79,025.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		79,025.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,250.00	
Trustee Fee	3,670.97	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,920.97

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FREEDOM MORTGAGE CORPORATION Acct: 6141	31,316.80	31,316.80	0.00	31,316.80
	FREEDOM MORTGAGE CORPORATION Acct: 6141	997.45	997.45	0.00	997.45
	PERITUS PORTFOLIO SERVICES* Acct: 3012	18,349.48	18,349.48	0.00	18,349.48
	BMW BANK OF NORTH AMERICA*** Acct: 6462	0.00	0.00	0.00	0.00
					50,663.73

Priority					
	KENNETH P SEITZ ESQ Acct:	0.00	0.00	0.00	0.00
	LARRY D SHAFFER Acct:	0.00	0.00	0.00	0.00
	LAW OFFICES OF KENNETH P SEITZ Acct:	0.00	0.00	0.00	0.00
	KENNETH P SEITZ ESQ Acct:	3,250.00	3,250.00	0.00	0.00
	ACAR LEASING LTD D/B/A GM FINANCIAL Acct: 2928	17,992.55	17,992.55	0.00	17,992.55
	ACAR LEASING LTD D/B/A GM FINANCIAL Acct: 2928	1,605.72	1,605.72	0.00	1,605.72
	RONDA J WINNECOUR TRUSTEE/CLERK Acct: XXXXXXXXXXXXXXXXXXXXXXXRICA	572.20	572.20	0.00	572.20
					20,170.47

Unsecured					
	BANK OF THE WEST Acct: 4014	34,900.17	953.47	0.00	953.47
	BMW BANK OF NORTH AMERICA*** Acct: 6462	20,955.82	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 7578	332.57	9.09	0.00	9.09
	CITIBANK NA**	436.88	11.94	0.00	11.94

20-70128 JAD

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 5135				
	CBNA	0.00	0.00	0.00	0.00
	Acct: 8250				
	LVNV FUNDING LLC	162.15	4.43	0.00	4.43
	Acct: 6408				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 1527				
	QUANTUM3 GROUP LLC AGNT - COMENIT	175.33	4.79	0.00	4.79
	Acct: 9417				
	QUANTUM3 GROUP LLC - AGENT COMEN	415.62	11.35	0.00	11.35
	Acct: 2265				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 2624				
	DISCOVER BANK(*)	146.20	3.99	0.00	3.99
	Acct: 0585				
	FIRST NATIONAL BANK OF OMAHA(*)	57.40	1.57	0.00	1.57
	Acct: 9666				
	JPMORGAN CHASE BANK NA S/B/M/T CH/	5,636.21	153.98	0.00	153.98
	Acct: 8106				
	SOMERSET TRUST COMPANY	0.00	0.00	0.00	0.00
	Acct: 8688				
	SYNCHRONY BANK	126.66	3.46	0.00	3.46
	Acct: 2829				
	JEFFERSON CAPITAL SYSTEMS LLC*	1,869.95	51.09	0.00	51.09
	Acct: 3193				
	JEFFERSON CAPITAL SYSTEMS LLC*	764.83	20.90	0.00	20.90
	Acct: 9643				
	CITIBANK NA**	1,455.61	39.77	0.00	39.77
	Acct: 3032				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 1283				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	DAVID J NOVAK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MARIO HANYON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	WILLIAM E CRAIG ESQ	0.00	0.00	0.00	0.00
	Acct:				
					1,269.83

TOTAL PAID TO CREDITORS

72,104.03

20-70128 JAD

Page 3 of 3

TOTAL CLAIMED	
PRIORITY	20,170.47
SECURED	50,663.73
UNSECURED	67,435.40

Date: 05/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

LARRY D SHAFFER  
CAROL S. SHAFFER  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:20-70128 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Larry D Shaffer  
Carol S. Shaffer  
Debtors

Case No. 20-70128-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

Page 1 of 4

Date Rcvd: May 30, 2023

Form ID: pdf900

Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2023:

Recip ID	Recipient Name and Address
db/jdb	#+ Larry D Shaffer, Carol S. Shaffer, 8016 Hyndman Road, Buffalo Mills, PA 15534-9104
15214013	+ Roundpoint Mtg, 446 Wrenplace Road, Fort Mill, SC 29715-0200
15214014	+ Somerset Trust Company, 151 W Main St, Somerset, PA 15501-2068

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 31 2023 04:17:59	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	May 31 2023 04:10:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
cr	+ Email/PDF: rmscedi@recoverycorp.com	May 31 2023 04:28:42	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15222184	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 31 2023 04:10:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
15282701	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 31 2023 04:10:00	ACAR Leasing LTD dba GM Financial Leasing, P.O Box 183853, Arlington, TX 76096-3853
15214001	Email/PDF: acg.bmw.ebn@aisinfo.com	May 31 2023 04:17:28	Bmw Financial Services, Po Box 3608, Dublin, OH 43016
15224379	+ Email/PDF: acg.bmw.ebn@aisinfo.com	May 31 2023 04:17:52	BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456
15214000	+ Email/Text: bknotices@bankofthewest.com	May 31 2023 04:10:42	Bank Of The West, 2527 Camino Ramon, San Ramon, CA 94583-4213
15230139	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 31 2023 04:17:20	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15214002	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 31 2023 04:17:48	Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083
15214003	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2023 04:28:44	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15242386	Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2023 04:17:26	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15214004	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2023 04:17:28	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217

District/off: 0315-7

User: auto

Page 2 of 4

Date Rcvd: May 30, 2023

Form ID: pdf900

Total Noticed: 40

15214005	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 31 2023 04:10:00	Comenitybank/legndpine, Po Box 182789, Columbus, OH 43218-2789
15214006	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 31 2023 04:10:00	Comenitycb/boscov, Po Box 182120, Columbus, OH 43218-2120
15217185	Email/Text: mrdiscen@discover.com	May 31 2023 04:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15214007	+ Email/Text: mrdiscen@discover.com	May 31 2023 04:10:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15227755	Email/Text: collecadminbankruptcy@fnni.com	May 31 2023 04:10:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
15214009	Email/Text: collecadminbankruptcy@fnni.com	May 31 2023 04:10:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
15214008	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 31 2023 04:10:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15323661	Email/Text: Bankruptcy@Freedommortgage.com	May 31 2023 04:10:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15214011	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 31 2023 04:10:00	GM Financial, P.O. Box 183834, Arlington, TX 76096-3834
15214010	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	May 31 2023 04:10:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15241704	Email/Text: JCAP_BNC_Notices@jcap.com	May 31 2023 04:11:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15214012	Email/PDF: ais.chase.ebn@aisinfo.com	May 31 2023 04:28:47	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15230793	+ Email/Text: RASEBN@raslg.com	May 31 2023 04:10:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
15240851	Email/PDF: resurgentbknofications@resurgent.com	May 31 2023 04:28:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15319023	Email/Text: peritus@ebn.phinsolutions.com	May 31 2023 04:11:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15239963	Email/Text: bnc-quantum@quantum3group.com	May 31 2023 04:10:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15239964	Email/Text: bnc-quantum@quantum3group.com	May 31 2023 04:10:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15232306	Email/Text: bankruptcy@roundpointmortgage.com	May 31 2023 04:10:00	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715
15214015	+ Email/PDF: gecsed@recoverycorp.com	May 31 2023 04:28:50	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15214016	+ Email/PDF: gecsed@recoverycorp.com	May 31 2023 04:18:18	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15214017	+ Email/PDF: gecsed@recoverycorp.com	May 31 2023 04:18:18	Syncb/score Rewards Dc, P.o. Box 965005, Orlando, FL 32896-5005
15243137	+ Email/PDF: gecsed@recoverycorp.com	May 31 2023 04:28:41	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15215036	+ Email/PDF: gecsed@recoverycorp.com	May 31 2023 04:28:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15214018	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 31 2023 04:28:52	Tractor Supply/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

District/off: 0315-7

User: auto

Page 3 of 4

Date Rcvd: May 30, 2023

Form ID: pdf900

Total Noticed: 40

TOTAL: 37

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BMW Bank of North America
cr		RoundPoint Mortgage Servicing Corporation
aty	*+	Somerset Trust Company, 151 W. Main Street, Somerset, PA 15501-2068
cr	*+	ACAR Leasing LTD dba GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court.; PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
David J. Novak	on behalf of Attorney Somerset Trust Company davidnov162@hotmail.com rfn@jjbodies.com
Kenneth P. Seitz	on behalf of Joint Debtor Carol S. Shaffer thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Larry D Shaffer thedebterasers@aol.com
Kevin J. Petak	on behalf of Attorney Somerset Trust Company kpetak@spencecuster.com skosis@spencecuster.com; petak.kevinb119375@notify.bestcase.com
Laurence A. Mester	on behalf of Creditor BMW Bank of North America lmester@mesterschwartz.com jschwartz@mesterschwartz.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Craig	on behalf of Creditor ACAR Leasing LTD dba GM Financial Leasing ecfmail@mortoncraig.com mhazlett@mortoncraig.com; mortoncraigecf@gmail.com



District/off: 0315-7

User: auto

Page 4 of 4

Date Rcvd: May 30, 2023

Form ID: pdf900

Total Noticed: 40

TOTAL: 11